

Exhibit 19

Paul Zelnick

From: Alex Weisberg
Sent: Wednesday, June 09, 2010 8:11 AM
To: 'jbrightmire@dsda.com'
Cc: 'Thrash, Amanda'
Subject: Bell, Michelle v. Midland Credit Management, Inc.

Counsels,

I just wanted to touch base and see if your client was interested in trying to resolve this case before the fees and cost accumulated any further. We are amenable to settling this matter (this week) for \$3,800.00, inclusive of fees and costs. Settlement, however, will be conditioned upon the following:

1. This account will be closed for collections by Defendant and all collection efforts by Defendant will cease, including the removal of any negative trade-line entries reported (if applicable).
2. Where applicable, Defendant will prepare and timely file any necessary notice of settlement and/or related documents, as well as any necessary order of dismissal following our confirmation of receipt of appropriate settlement drafts.
3. Defendant will prepare, and forward to our office via email within seven (7) days, all proposed settlement documents. Settlement remains at all times contingent upon our client's approval of any and all terms and conditions contained in any proposed release. Hold harmless, indemnification, and foreign state choice of law provisions will not be accepted (in addition to other objectionable provisions). Neither confidentiality, nor requests for notarized papers, are contemplated in connection with the above-referenced monetary sum; either may be secured upon additional payments of \$500.00 and \$100.00, respectively.
4. Defendant will transmit the full settlement funds within 30 days from today's date.
5. Should our office be required to bring an action to enforce the terms of this agreement, we shall be entitled to recover reasonable attorney's fees and costs incurred.

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